

9/15/2009

Virginia Eastern Bankruptcy Court  
Spottswood W. Robinson III & Robert R. Merhige, Jr., U.S. Crthouse, Ste 4000  
701 East Broad Street  
Richmond, VA 23219-1888

MISDIRECTED TO RICHMOND  
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US BANKRUPTCY COURT

RE: Case No. 09-73245  
Debtor: Kenneth Cofield  
Loan Number: \*\*\*\*\*8111

Dear Bankruptcy Court,

Enclosed is a "Payment Change Notice" being submitted on behalf of LENDER for entry on the court docket in the above referenced case. This notice is being submitted for informational purposes only; it is not intended to be a motion, nor is it requesting any form of relief from the Court.

**Payment consists of:**

Principal & Interest: \$1,202.62  
Escrow: \$95.42  
Total Payment Amount: \$1,298.04  
Effective: 10/1/2009

Attached please find:

- 1 copy of the Payment Change Notice

Thank you in advance for your cooperation.

Sincerely,

Creditor:

Saxon Mortgage Services, Inc.  
4708 Mercantile Drive  
Fort Worth, TX 76137  
Loan Number: \*\*\*\*\*8111

Debtor Attorney:

Steve C. Taylor  
133 Mt. Pleasant Road

Chesapeake, VA 23322

Trustee:

R. Clinton Stackhouse Jr.  
870 Greenbrier Circle  
Suite 200  
Chesapeake, VA 23320



August 25, 2009

23547 0007574 002  
KENNETH COFIELD  
CHARLENE COFIELD  
1314 CARRINGTON CRES S  
PORTSMOUTH VA 23701-3602

Re: Loan Number:

Dear Valued Customer(s):

This letter is to inform you that Saxon Mortgage Services, Inc. has recalculated your interest rate and payment, as provided in your note. The recalculated interest rate will be effective 09/01/09 and your new monthly payment of principal and interest or interest only, depending on your note, will be effective 10/01/09.

Your previously disclosed interest rate was 8.75000% and your previously disclosed monthly payment of principal and interest or interest only was \$1202.62. Your previously disclosed interest rate was based upon the previous index value of 1.66000% plus the margin of 6.55000% rounded as required in your note, and subject to any caps or limitations established in your note.

Your new interest rate is 8.75000% and your new payment of principal and interest or interest only is \$1202.62. Your new interest rate is based upon the current index value of 0.92500% plus the margin of 6.55000% rounded as required in your note, and subject to any caps or limitations established in your note. Your new payment is determined according to your note by using the new interest rate, your projected unpaid principal balance of \$149931.47, and the term of your loan. Your new monthly payment does not include any escrow amounts.

If you are a borrower on this loan and have filed for bankruptcy protection, this letter is for informational purposes only and is NOT attempting to collect, recover, or offset any discharged debt as your personal responsibility.

Thank you for the opportunity to be of service. If you need additional information, please contact our Customer Service Center at 800-594-8422.

\*For purposes of this letter, this amount includes only principal and interest or interest only and does not include any escrow amounts. The actual amount of your payment may include escrow amounts.

Sincerely,

Saxon Mortgage Services, Inc.

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